Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 1 of 41

B1 (Official F	Corm 1)(04		TT ** *	<b>G</b> 4 :	D :	,		.gc <u> </u>					
			United No		Banki District						Vol	luntary	Petition
Name of Del Amato, A			er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):		
All Other Nat (include marr				8 years					used by the J maiden, and			3 years	
Last four digi	, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. (	ITIN)/Com	plete EIN	Last f	our digits o	f Soc. Sec. or	· Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Addres 17013 Ci Tinley Pa	ss of Debto		Street, City,	and State)	:			Address of	Joint Debtor	(No. and St	reet, City, a	and State):	
					Г	ZIP Cod <b>60477</b>	<u>e</u>						ZIP Code
County of Re	esidence or	of the Princ	cipal Place o	f Business			Coun	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Addı	ress of Deb	otor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from stro	eet address):	
					Г	ZIP Cod	<u>e</u>						ZIP Code
Location of P (if different fr					•		•						
(Form c		f Debtor	one box)			of Busines	s		-	of Bankrup Petition is Fi			ch
☐ Corporation ☐ Partnershi ☐ Other (If o	it <i>D</i> on page ion (include iip debtor is not	2 of this form es LLC and	LLP)	☐ Sing in 1 ☐ Rail ☐ Stoo	kbroker nmodity Bro ring Bank	eal Estate a 101 (51B)	as defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 F a Foreign hapter 15 F	etition for R Main Proced etition for R Nonmain Pr	eding Recognition
	-	15 Debtors		Oth		4 E44					e of Debts k one box)		
Country of del Each country i by, regarding,	in which a fo	oreign procee	ding	unde	(Check box for is a tax-exer Title 26 of the (the Interna	empt organ the United S	ble) ization States	defined "incurr	are primarily condinated in 11 U.S.C. § red by an individual, family, or	onsumer debts, 101(8) as dual primarily	, for		s are primarily ess debts.
	Fi	ling Fee (C	heck one box	()			one box:	1	•	ter 11 Debt			
debtor is un Form 3A.	to be paid in ted application anable to pay	n installments on for the cou fee except in	art's considerat installments.	ion certifyi Rule 1006(	ng that the (b). See Office	Check	Debtor is not if: Debtor's agg	a small busi regate nonco \$2,490,925 (		defined in 11 U	U.S.C. § 101	(51D).	ders or affiliates) see years thereafter).
Filing Fee attach sign			able to chapter art's considerat			D		of the plan w	this petition. were solicited pr S.C. § 1126(b).	repetition from	n one or mor	e classes of cr	editors,
Statistical/Ac  ☐ Debtor es ☐ Debtor es there will	stimates tha	nt funds will nt, after any	be available	erty is ex	cluded and	administra		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated Nu  1- 49	umber of C  50- 99	reditors  100- 199		1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Lia	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main

Document Page 2 of 41

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Amato, Anna Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Raed Shalabi Ltd. January 24, 2015 Signature of Attorney for Debtor(s) (Date) Raed Shalabi Ltd. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

#### **B1** (Official Form 1)(04/13)

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Anna Marie Amato

Signature of Debtor Anna Marie Amato

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 24, 2015

Date

#### Signature of Attorney\*

#### X /s/ Raed Shalabi Ltd.

Signature of Attorney for Debtor(s)

#### Raed Shalabi Ltd.

Printed Name of Attorney for Debtor(s)

#### Raed Shalabi Ltd.

Firm Name

12630 S. Harlem Avenue Palos Heights, IL

Address

#### Email: raed@shalabilaw.com

708-671-0800 Fax: 708-298-0550

Telephone Number

January 24, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Amato, Anna Marie

#### **Signatures**

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 7
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

## Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 4 of 41

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Anna Marie Amato		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

# Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 5 of 41

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or dizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Anna Marie Amato
	Anna Marie Amato
Date: January 24, 201	5

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 6 of 41

B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anna Marie Amato		Case No		
-		, Debtor			
			Chapter	7	
			<u> </u>		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,020.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		169,516.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		26,724.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			947.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,135.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	1,020.00		
			Total Liabilities	196,240.60	

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 7 of 41

B 6 Summary (Official Form 6 - Summary) (12/13)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anna Marie Amato		Case No.		
_		Debtor	,		
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	947.00
Average Expenses (from Schedule J, Line 22)	1,135.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,158.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		169,516.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		26,724.60
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		196,240.60

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 8 of 41

B6A (Official Form 6A) (12/07)

In re	Anna Marie Amato	Case No	
-		<del></del>	
		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 9 of 41

B6B (Official Form 6B) (12/07)

In re	Anna Marie Amato		Case No.	
_		Debtor	<del>-</del> ,	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand		located at 13628 South Long Avenue, twood, Illinois 60445	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chas	e Checking Account	-	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		iture and Silverware located at 13628 South Avenue, Crestwood, Illinois 60445	-	250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Cloth Crest	ing located at 13628 South Long Avenue, twood, Illinois 60445	-	150.00
7.	Furs and jewelry.	Jewe Crest	lry located at 13628 South Long Avenue, twood, Illinois 60445	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 1,020.00

**2** continuation sheets attached to the Schedule of Personal Property

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Page 10 of 41 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Anna Marie Amato	Case No.
-		Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 11 of 41

B6B (Official Form 6B) (12/07) - Cont.

In re	Anna Marie Amato	Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 1,020.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 12 of 41

B6C (Official Form 6C) (4/13)

In re	Anna Marie Amato			Case No.
		Debtor	,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash located at 13628 South Long Avenue, Crestwood, Illinois 60445	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Chase Checking Account	Certificates of Deposit 735 ILCS 5/12-1001(b)	20.00	20.00
<u>Household Goods and Furnishings</u> Furniture and Silverware located at 13628 South Long Avenue, Crestwood, Illinois 60445	735 ILCS 5/12-1001(b)	250.00	250.00
<u>Wearing Apparel</u> Clothing located at 13628 South Long Avenue, Crestwood, Illinois 60445	735 ILCS 5/12-1001(b)	150.00	150.00
Furs and Jewelry Jewelry located at 13628 South Long Avenue, Crestwood, Illinois 60445	735 ILCS 5/12-1001(b)	500.00	500.00

Total: 1,020.00 1,020.00

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Page 13 of 41 Document

B6D (Official Form 6D) (12/07)

In re	Anna Marie Amato	Case No.
_		<del>,</del>
		Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONF_XGEX	DZ_CD_DA	S P U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 7439585647	T		Opened 4/29/05 Last Active 10/01/11	T	T E D	li		
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		-	Real Estate Mortgage		D			
	l		Value \$ Unknown	1			169,516.00	169,516.00
Account No. <b>7439585647</b>	T	T	Opened 4/29/05 Last Active 10/01/11	П		П	•	·
Ocwen Loan Servicing L 3451 Hammond Ave Waterloo, IA 50702		-	Real Estate Mortgage					
	l		Value \$ Unknown	1			0.00	0.00
Account No. 2770003875101	T		Opened 5/29/02 Last Active 7/08/04					
Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165		-	Real Estate Mortgage					
	┸		Value \$ Unknown			Ш	0.00	0.00
Account No.			Value \$					
continuation sheets attached		•	S (Total of t	Subt his p			169,516.00	169,516.00
			(Report on Summary of Sc	_	ota ule	-	169,516.00	169,516.00

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 14 of 41

B6E (Official Form 6E) (4/13)

In re	Anna Marie Amato	Case No	
-		, Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 15 of 41

B6F (Official Form 6F) (12/07)

In re	Anna Marie Amato		Case No.
-		Debtor ,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no elections nothing unsecure	ou c	14111	is to report on this benedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N H L N G	- Q D	S P U T F		AMOUNT OF CLAIM
Account No. 65266608471			2/1/2013	Ť	T			
American Medical Collection Agency 4 Westchester Plaza, Suite 110 Elmsford, NY 10523		_			E D			46.00
Account No. Y2AXN001	T		6/1/2010	$\forall$	Г	T	†	
Arnold and Harris 600 W. Jackson Blvd Chicago, IL 60661		_	Illinois Tollway					1,500.00
Account No. <b>8771300010428179</b>	H		5/1/2014	$\forall$	П	t	$\dagger$	
Convergent P.O. Box 1022 Wixom, MI 48393		_						593.36
Account No.	┝		1/1/2014	$\forall$		H	+	
Crestwood Water 13840 South Ciceo Avenue Midlothian, IL 60445		_						290.28
	I	<u> </u>		Subt	ota	L ıl	+	
continuation sheets attached			(Total of t				)	2,429.64

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 16 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Anna Marie Amato	Case No	
_	_	Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	D I S P U T E D	:	AMOUNT OF CLAIM
Account No. <b>5431426</b>	Γ		Opened 8/13/12 Collection Attorney At T Mobility	7	T E D			
Eos Cca Po Box 981008 Boston, MA 02298		-	Conection Attorney At 1 Mobility					1,311.00
Account No. 07-227589569	厂	T	3/1/2014	T	T	T	†	
Express Scripts 1810 Lincoln Highway North Versailles, PA 15137		-						76.06
Account No. 3812681	✝	t	12/1/2013	+	t	t	$\dagger$	
Illinois Department of Employment P.O. Box 6996 Chicago, IL 60606		-						6,652.00
Account No. <b>6393050204608160</b>	╁	╁	Opened 4/16/92	+	+	╁	+	
Kohls/Capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	-	-	Charge Account					Unknown
Account No. 0051730952	Γ		2/4/2013	T		T	Ť	
Linebarger Goggain Blair & Sampson P.O. Box 06152 Chicago, IL 60606		-						1,991.04
Sheet no1 _ of _3 _ sheets attached to Schedule of		_	<u>,</u>	Sub	tota	ıl	†	10.020.40
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ze)	П	10,030.10

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Anna Marie Amato	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Д.,	sband, Wife, Joint, or Community	T_	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	I S P U T	AMOUNT OF CLAIM
Account No. <b>8143040822</b>			Opened 10/31/14 Last Active 8/01/13	Т	E D		
Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606		-	Collection Attorney Northwestern Interni		D		50.00
Account No. <b>402798</b>	+		11/1/2013	+	╁		
Merchants Credit Guide 223 W. Jackson Blvd, #700 Chicago, IL 60606		-					
	4			$\perp$			50.00
Account No. 619409  Nationwide Credit and Collection 815 Commerce Drive, Suite 270 Oak Brook, IL 60523		-	3/5/2014				76.30
Account No. <b>002202489E</b>	╅		7/1/2014	+			
Northwestern Medical Group 26609 Network Place Chicago, IL 60673		-					370.00
Account No. <b>5038224</b>	+	$\vdash$	12/1/2013	+	$\vdash$	$\vdash$	370.00
Recovery One 10921 Reed Hartman Highway, Suite 2 Cincinnati, OH 45242		-					264.56
	_لـ					<u> </u>	204.56
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			810.86

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Anna Marie Amato		Case No	
_		Debtor	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. <b>P14030539</b>			1/1/2013	Т	E		
State of Illinois 9511 Harrison Street Des Plaines, IL 60016		-			D		10,212.00
Account No. 349617724			Opened 11/20/05 Last Active 1/01/09			T	
Tnb - Target Po Box 673 Minneapolis, MN 55440		-	Charge Account				
							0.00
Account No. <b>79500</b>			11/18/2013	T		T	
Tooth Studio 10600 W. 143rd Street Orland Park, IL 60462		-					
							3,242.00
Account No.							
Account No.							
						L	
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub his			13,454.00
				7	Γota	al	
			(Report on Summary of So	chec	dule	es)	26,724.60

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 19 of 41

B6G (Official Form 6G) (12/07)

In re	Anna Marie Amato	Case No.
_		Debtor ,

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 20 of 41

B6H (Official Form 6H) (12/07)

In re	Anna Marie Amato	Case No	
_		,	
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 21 of 41

<b>=:</b> 11											
	in this information to identify your control Anna Marie										
	7 tilla mario	Amato			_						
	otor 2 use, if filing)				_						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_						
	se number 		-					led nen	t showi	ing post-petition	
O <sup>i</sup>	fficial Form B 6I						MM / DD/			Tollowing date	<del>.</del>
	chedule I: Your Inc	ome				IV	/וואו / טט/	YY	YY		12/1
sup spo atta	s complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili r spouse is not filing w	ing jointly, and your ith you, do not inclu	spouse de infor	is li mat	ving witl ion abοι	h you, ind It your sp	clu oou	de info ıse. If ı	rmation abo more space i	ut your s needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 (	or non-	filing spouse	)
	If you have more than one job,	Employment status	■ Employed				☐ Emp	-			
	attach a separate page with information about additional	,	☐ Not employed		☐ Not employed						
	employers.	Occupation	Para Educator								
	Include part-time, seasonal, or self-employed work.	Employer's name	Southwest Coo	perative	•						
	Occupation may include student or homemaker, if it applies.	Employer's address	6020 151st Stre Oak Forest, IL 6								
		How long employed t	here? 1 year a	and a ha	alf						
Par	t 2: Give Details About Mor	nthly Income					_				
spou If yo	mate monthly income as of the dause unless you are separated.  u or your non-filing spouse have most space, attach a separate sheet to	ate you file this form. If			•					·	
						For De	btor 1			ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1	,158.00	-	\$	N/A	<u>\</u>
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	-	+\$	N/A	<u>.</u>
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	1,1	58.00		\$	N/A	]

Debto	Anna Marie Amato	_	Case r	number (if known)			
	Copy line 4 here	4.	For \$	Debtor 1 1,158.00	For Debt	tor 2 or g spouse N/A	
	•		· —	1,100.00	·		
5.	List all payroll deductions:  5a. Tax, Medicare, and Social Security deductions  5b. Mandatory contributions for retirement plans  5c. Voluntary contributions for retirement plans  5d. Required repayments of retirement fund loans  5e. Insurance  5f. Domestic support obligations  5g. Union dues  5h. Other deductions. Specify:	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.+	\$ \$ \$ \$ \$ \$ \$ \$	94.00 67.00 0.00 0.00 15.00 0.00 35.00	\$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A N/A	
6.	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	211.00	\$	N/A	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	947.00	\$	N/A	
	List all other income regularly received:  8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends  8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation  8e. Social Security  8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  8g. Pension or retirement income  8h. Other monthly income. Specify:	8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00	\$\$ \$\$ \$\$	N/A N/A N/A N/A N/A N/A	
9.	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		947.00 + \$	N/	<b>'A</b> = \$	947.00
	State all other regular contributions to the expenses that you list in Schedul Include contributions from an unmarried partner, members of your household, you other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are no Specify:	ur depen	-	•	ed in Sche	<i>dule J.</i> 1. +\$	0.00
	Add the amount in the last column of line 10 to the amount in line 11. The rewrite that amount on the Summary of Schedules and Statistical Summary of Certapplies				a, if it	2. \$Combine	
13.	Do you expect an increase or decrease within the year after you file this form  ■ No.  □ Yes. Explain:	n?				monthly i	income

# Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 23 of 41

Fill i	n this informat	ion to identify	/our case:					
Debt	or 1	Anna Mari	o Amato		Check	if this is:		
Deot	OI I	Anna Mari	e Amato					
Debt	or 2					amended filing	post-petition chapter 13	
	use, if filing)					penses as of the follo		
Unite	ed States Bank	ruptcy Court fo	r the: NORTHERN DISTRICT OF ILL	LINOIS	N	MM/DD/YYYY		
Case	number			}	Пл	caparata filing for D	ebtor 2 because Debtor 2	
	nown)					intains a separate h		
						1		
Ωf	ficial Fo	rm R 6I						
			Expenses				12/:	12
			EXPENSES ossible. If two married people are filin	a together both one car	ually magnana	ible for supplying	12/2	3
			ded, attach another sheet to this form.					
		r every questio		,	1			
Part	1. Docori	be Your House	shold					
	Is this a joint		enoiu					_
	■ No. Go to							
			n a separate household?					
			n a separate nousenoiu:					
	<b>□</b> Y6	es. Debtor 2 mu	st file a separate Schedule J.					
2.	Do you have	dependents?	■ No					
	Do not list De Debtor 2.	btor 1 and	Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state th	ne dependents'					□ No	
	names.	•					☐ Yes	
							□ No	
							☐ Yes	
							□ No	
							Yes	
							□ No	
2	D		_				☐ Yes	
3.	Do your expe expenses of p	enses include eople other tha	■ No					
		your depender						
D /	). E-4	4- V O	. Mandala Emmana					
Part :			ing Monthly Expenses r bankruptcy filing date unless you are	e using this form as a su	ipplement in	a Chapter 13 case t	to report	_
			nkruptcy is filed. If this is a supplemen					
appl	icable date.							
Inclu	ıde expenses p	aid for with n	on-cash government assistance if you k	now the value of				
			d it on Schedule I: Your Income (Offici			Your exp	enses	
4.		home owners	hip expenses for your residence. Include	e first mortgage payments	s 4. \$		400.00	
	If not include							
		tate taxes			4a. \$		0.00	
	•	•	s, or renter's insurance pair, and upkeep expenses		4b. \$ 4c. \$		0.00	
			ion or condominium dues		4c. \$		0.00 0.00	
5.			ents for your residence, such as home ed	uity loans	5. \$		0.00	

# Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 24 of 41

Debtor 1	Anna Marie Amato	Case num	ber (if known)	
	ities:	_		
6a.	Electricity, heat, natural gas	6a.		75.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		60.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	7.		200.00
8. Chi	dcare and children's education costs	8.	\$	0.00
9. Clo	thing, laundry, and dry cleaning	9.	\$	0.00
10. <b>Per</b> s	sonal care products and services	10.	\$	50.00
11. <b>Me</b>	lical and dental expenses	11.	\$	200.00
12. <b>Tra</b>	nsportation. Include gas, maintenance, bus or train fare.			50.00
	not include car payments.	12.	·	50.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	· · ·	0.00
14. <b>Cha</b>	ritable contributions and religious donations	14.	\$	0.00
	rance.			
	not include insurance deducted from your pay or included in lines 4 or 20.			
15a.		15a.	· -	0.00
15b.		15b.		0.00
15c.		15c.		100.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spec		16.	\$	0.00
	allment or lease payments:			
17a.	1 2	17a.		0.00
17b.	1 2	17b.	·	0.00
17c.	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as ded	lucted	ф	0.00
	n your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
	er payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
	er real property expenses not included in lines 4 or 5 of this form or on <i>Schedule</i>			2.22
20a.		20a.	·	0.00
20b.		20b.	·	0.00
20c.	1 2	20c.		0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21. Oth	er: Specify:	21.	+\$	0.00
22 \$7	r monthly expenses. Add lines 4 through 21.	22	\$	4.425.00
	result is your monthly expenses.	22.	<b>3</b>	1,135.00
	• • •			_
	culate your monthly net income.	23a.	¢	047.00
23a.	10 (0			947.00
23b.	Copy your monthly expenses from line 22 above.	23b.	-Φ	1,135.00
22-	Subtract your monthly avnonges from your monthly income			
23C.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-188.00
	The result is your monthly hel income.	230.		
24. <b>Do</b>	you expect an increase or decrease in your expenses within the year after you file	e this form?		
	example, do you expect to finish paying for your car loan within the year or do you expect your mor		increase or decrea	se because of a modification to the terms
	mortgage?			
<b>I</b>	No.			
	Yes. Explain:			

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 25 of 41

**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## United States Bankruptcy Court Northern District of Illinois

n re	Anna Marie Amato			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'	S SCHEDUL	ES
	DECLARATION UNDER PI	ENALTY (	OF PERJURY BY IN	DIVIDUAL DE	BTOR
	I declare under penalty of perjury that sheets, and that they are true and correct to the				les, consisting of19
Date	January 24, 2015	Signature	/s/ Anna Marie Am		
				•	
Date	January 24, 2015	Signature	/s/ Anna Marie Am Anna Marie Amato Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 26 of 41

B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Anna Marie Amato		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 27 of 41

B7 (Official Form 7) (04/13)

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER U.S. Bank National v. Anna Marie Amato 2012 CH 009945	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION 50 W. Washington Street, Chicago, Illinois 60603	STATUS OR DISPOSITION Sale Confirmed
City of Chicago v. Anna M. Amato 2008 M1 671573	Collections	50 W. Washington Street, Chicago, Illinois 60603	Citation
Judge Dolpth Ltd. v. Anna Marie Amato 2008 M1 141306	Breach of Contract	50 W. Washington Street, Chicago, Illinois 60603	Citation
Hindsight Vision v. Anna Amato 2007 M1 191806	Breach of Contract	50 W. Washinton Street, Chicago, Illinois 60603	In Litigation

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 28 of 41

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

Ocwen Loan Servicing 1661 Worthington Road, Ste. 100 West Palm Beach, FL 33409 DATE OF SEIZURE
October 2014

DESCRIPTION AND VALUE OF PROPERTY

Property located at 13628 S. Long Avenue, Crestwood, Illinois 60445. It was sold with no equity.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 29 of 41

B7 (Official Form 7) (04/13)

4

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

SFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 30 of 41

B7 (Official Form 7) (04/13)

5

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

indicate the governmental unit to which the hotice was sent and the date of the hotice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 31 of 41

B7 (Official Form 7) (04/13)

#### 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 32 of 41

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 33 of 41

B7 (Official Form 7) (04/13)

Q

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 24, 2015

Signature // S/ Anna Marie Amato

Anna Marie Amato

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 34 of 41

B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Northern District of Illinois

	1 tor therm B		•	
In re Anna Marie Amato			Case No.	
		Debtor(s)	Chapter 7	
СНАРТ	ER 7 INDIVIDUAL DEBT	OR'S STATEM	ENT OF INTENTION	
<b>PART A -</b> Debts secured by p property of the estate.	roperty of the estate. (Part A Attach additional pages if ne		mpleted for <b>EACH</b> debt which	th is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	erty Securing Debt:	
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		☐ Not claimed	as exempt	
PART B - Personal property subj Attach additional pages if necessa		e columns of Part	B must be completed for each un	nexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pu U.S.C. § 365(p)(2):	irsuant to 11
I declare under penalty of perju personal property subject to an Date January 24, 2015		intention as to a		ing a debt and/o
		Anna Marie Am		<del></del>

Debtor

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 35 of 41

# **United States Bankruptcy Court Northern District of Illinois**

In r	re Anna Marie Amato		Case No.		
111 1	Aina mare Anate	Debtor(s)	Chapter	7	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 compensation paid to me within one year before the filing has readered as held of the debter(s) in contemplation.	6(b), I certify that I am the attornion of the petition in bankruptcy.	orney for the above-i	named debtor and that to me, for services rendered	l or to
	be rendered on behalf of the debtor(s) in contemplation of For legal services, I have agreed to accept			0.00	
	Prior to the filing of this statement I have received				
	Balance Due			0.00	
2.	The source of the compensation paid to me was:  ■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	<ul> <li>■ I have not agreed to share the above-disclosed compensation</li> <li>□ I have agreed to share the above-disclosed compensation</li> <li>□ of the agreement, together with a list of the name</li> </ul>	tion with a person or persons v	who are not members	or associates of my law firm	
5.	In return for the above-disclosed fee, I have agreed to renal. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed]	ring advice to the debtor in det ement of affairs and plan which	ermining whether to n may be required;	file a petition in bankruptcy	;
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the following	g service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s	) in
Date	ed: <b>January 24, 2015</b>	/s/ Raed Shalabi			
		Raed Shalabi Lto Raed Shalabi Lto 12630 S. Harlem Palos Heights, IL 708-671-0800 Fa raed@shalabilaw	Avenue 		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

### Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 37 of 41

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Case 15-02285 Doc 1 Filed 01/24/15 Entered 01/24/15 15:08:29 Desc Main Document Page 38 of 41

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

No	rthern District of Illinois		
In re Anna Marie Amato		Case No.	
	Debtor(s)	Chapter 7	7
	NOTICE TO CONSUME O) OF THE BANKRUPTCY	•	S)
I (We), the debtor(s), affirm that I (we) have recode.	Certification of Debtor eceived and read the attached notice	ce, as required by	§ 342(b) of the Bankruptcy
Anna Marie Amato	${ m X}$ /s/ Anna Marie A	mato	January 24, 2015
Printed Name(s) of Debtor(s)	Signature of Debt	or	Date
Case No. (if known)	X		
	Signature of Joint	Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Ininois		
In re	Anna Marie Amato		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	20
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	January 24, 2015	/s/ Anna Marie Amato Anna Marie Amato Signature of Debtor		

American Medical Collection Agency 4 Westchester Plaza, Suite 110 Elmsford, NY 10523

Arnold and Harris 600 W. Jackson Blvd Chicago, IL 60661

Convergent P.O. Box 1022 Wixom, MI 48393

Crestwood Water 13840 South Ciceo Avenue Midlothian, IL 60445

Eos Cca Po Box 981008 Boston, MA 02298

Express Scripts 1810 Lincoln Highway North Versailles, PA 15137

Illinois Department of Employment P.O. Box 6996 Chicago, IL 60606

Kohls/Capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Linebarger Goggain Blair & Sampson P.O. Box 06152 Chicago, IL 60606

Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606

Merchants Credit Guide 223 W. Jackson Blvd, #700 Chicago, IL 60606 Nationwide Credit and Collection 815 Commerce Drive, Suite 270 Oak Brook, IL 60523

Northwestern Medical Group 26609 Network Place Chicago, IL 60673

Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826

Ocwen Loan Servicing L 3451 Hammond Ave Waterloo, IA 50702

Recovery One 10921 Reed Hartman Highway, Suite 2 Cincinnati, OH 45242

Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165

State of Illinois 9511 Harrison Street Des Plaines, IL 60016

Tnb - Target
Po Box 673
Minneapolis, MN 55440

Tooth Studio 10600 W. 143rd Street Orland Park, IL 60462